

In re:  
Ian Asquith Ricardo Daniel  
Debtor

Case No. 24-11196-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 10, 2024

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db	Ian Asquith Ricardo Daniel, 332 E Upsal Street, Philadelphia, PA 19119-2347
14872482	+ Jersey Central Fcu, Po Box 661, Cranford, NJ 07016-0661
14872488	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14872490	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14872494	+ Td Retail Card Services, MS BT, POB 9475, Minneapolis, MN 55440-9475
14872497	+ Upst/wsfs, P.o. Box 1503, San Carlos, CA 94070-7503

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Apr 11 2024 00:22:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QRHHOLBER.COM	Apr 11 2024 04:20:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Apr 11 2024 00:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 11 2024 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Apr 11 2024 00:23:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14872465	Email/Text: Bankruptcy@absoluteresolutions.com	Apr 11 2024 00:22:00	Absolute Resolutions, Attn: Bankruptcy 8000 Norman Center Dr #, Bloomington, MN 55437
14872466	+ Email/Text: bankruptcy@acimacredit.com	Apr 11 2024 00:23:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14872467	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 11 2024 00:27:34	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14872470	Email/Text: megan.harper@phila.gov	Apr 11 2024 00:23:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14872468	EDI: CAPITALONE.COM	Apr 11 2024 04:20:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14872469	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2024 00:27:23	Ccholdings, Po Box 9201, Old Bethpage, NY

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			11804-9001
14872471	Email/Text: bankruptcy@philapark.org	Apr 11 2024 00:23:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14872472	+ EDI: WFNNB.COM	Apr 11 2024 04:20:00	Comenity Capital/smlgn, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14872473	+ EDI: WFNNB.COM	Apr 11 2024 04:20:00	Comenity/Alphaeoncos, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14872474	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 11 2024 00:22:00	Credit Acceptance, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
14872475	+ EDI: CCS.COM	Apr 11 2024 04:20:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14872476	Email/PDF: creditonebknofications@resurgent.com	Apr 11 2024 00:27:14	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14872477	Email/Text: BNBLAZE@capitalsvcs.com	Apr 11 2024 00:22:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
14872478	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Apr 11 2024 00:22:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road , Suite 250, Warminster, PA 18974-4862
14872479	+ EDI: AMINFOFP.COM	Apr 11 2024 04:20:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14872480	EDI: IRS.COM	Apr 11 2024 04:20:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14872481	EDI: JEFFERSONCAP.COM	Apr 11 2024 04:20:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14872483	+ EDI: LENDNGCLUB	Apr 11 2024 04:20:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-2802
14872484	Email/Text: ml-ebn@missionlane.com	Apr 11 2024 00:22:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14872485	+ EDI: AGFINANCE.COM	Apr 11 2024 04:20:00	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14872486	Email/Text: fesbank@attorneygeneral.gov	Apr 11 2024 00:22:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14872487	EDI: PENNDEPTREV	Apr 11 2024 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14872487	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14872489	+ Email/Text: bankruptcy@petalcard.com	Apr 11 2024 00:22:41	Petal Card 1/webbank, Attn: Bankruptcy Dept, Po Box 105168, Atlanta, GA 30348-5168
14872491	+ Email/Text: bankruptcy@philapark.org	Apr 11 2024 00:23:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14872492	EDI: SYNC	Apr 11 2024 04:20:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14872493	EDI: TDBANKNORTH.COM	Apr 11 2024 04:20:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
14872495	Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 11 2024 00:23:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14872496	^ MEBN	Apr 11 2024 00:18:22	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

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14872498

+ EDI: AGFINANCE.COM

Apr 11 2024 04:20:00

WebBank/OneMain, Attn: Bankruptcy Attn:  
Bankruptcy, 215 South State Street , Suite 1000,  
Salt Lake City, UT 84111-2336

TOTAL: 36

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: Ian Asquith Ricardo Daniel Social Security number or ITIN: xxx-xx-4180  
First Name Middle Name Last Name EIN: --\_-----  
Debtor 2: Social Security number or ITIN: -----  
(Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
United States Bankruptcy Court: Eastern District of Pennsylvania Date case filed for chapter: 7 4/9/24  
Case number: 24-11196-amc

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ian Asquith Ricardo Daniel	
2. All other names used in the last 8 years		
3. Address	332 E Upsal Street Philadelphia, PA 19119-2347	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: <a href="mailto:trustee@holber.com">trustee@holber.com</a>

For more information, see page 2 >

Debtor **Ian Asquith Ricardo Daniel**

Case number **24-11196-amc**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 4/10/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 15, 2024 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2353, Enter Meeting ID 553 798 0544, and Passcode 9076919462</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 7/15/24</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	